

STATE GUN SAFE TAX CREDIT CHECKLIST

2026

Which states pay you to buy a gun safe — amounts, product rules, deadlines, and how to file.

GunCarrier.com

QUICK REFERENCE — ACTIVE CREDITS AT A GLANCE

Virginia	\$300/year	TY2024 to TY2027	\$300; \$600 married filing sep.	ACTIVE NOW
California	\$300/return	TY2025 to TY2029	\$300 per return (one per joint)	ACTIVE NOW
Georgia	\$300 lifetime	Jan 2026 to Dec 2030	\$300 lifetime max per taxpayer	ACTIVE NOW
Colorado	\$200/year	TY2027 to TY2028 ONLY	\$200/year; 5-yr carryforward	NOT YET — TY2027
Federal	None	No program active	N/A	PENDING LEGISLATION

BEFORE YOU BUY — UNIVERSAL STEPS (ALL STATES)

- Check [cpsc.gov](https://www.cpsc.gov) for active recalls on your specific model before purchasing any biometric safe. Four biometric gun safe recalls occurred in 2024 — one 61,000-unit recall linked to a child fatality, one 60,000-unit recall with 71 unauthorized access incidents. Search by brand and model number.
- Confirm the product meets your state's statutory definition of 'locked container' — not just the marketing label. California requires UL-listed. Virginia requires ATF/DOJ standard compliance. Illinois requires lock by key or combination.
- Keep your purchase receipt in a dedicated file. Most state programs disqualify claims where the safe appears on the same receipt as a firearm purchase.
- Verify your state's current statute at [giffords.org/lawcenter](https://www.giffords.org/lawcenter) before drawing legal conclusions. This checklist is informational and does not constitute legal advice.
- For federal bill status (H.R.1272 and H.R.4487), monitor [congress.gov](https://www.congress.gov). No federal credit applies to any current tax year.

STATE-BY-STATE CLAIM GUIDE

Virginia

Up to \$300/year

STATUS: ACTIVE NOW — Claimable on your 2025 and 2026 state income tax returns

ACTIVE PERIOD	ANNUAL CAP	BUY FROM
Tax Years 2024 through 2027	\$5 million statewide annually	Any commercial retailer (expanded from federally licensed dealers effective TY2025)
PER-TAXPAYER MAX	APPLICATION	PRODUCT REQUIREMENT
\$300/year per taxpayer; \$600/year married filing separately (each submits individual application); 5-year carryforward if credit exceeds tax liability	Submit Form FSD electronically at tax.virginia.gov or by mail. Submit once per tax year. First-come/first-served.	Any device limiting access that cannot be easily cut, ripped, or opened. Must meet ATF/DOJ interpretation of 18 U.S.C. 921(a)(34). Bags, gun socks, racks, rope, and zip ties do not qualify.

CLAIM CHECKLIST

- Purchase qualifying firearm safety device from any commercial retailer
- Keep receipt (electronic or paper) — do NOT include a firearm on the same receipt
- Submit Form FSD at tax.virginia.gov or by mail to Virginia Dept. of Taxation
- Submit one application per taxpayer per tax year
- Credit carries forward up to 5 tax years if it exceeds your liability
- Program sunsets after TY2027 — final claims due by that return's filing date

California

Up to \$300/return

STATUS: ACTIVE NOW — Claimable on 2025 and subsequent returns through TY2029

ACTIVE PERIOD	ANNUAL CAP	BUY FROM
Tax Years 2025 through 2029	No statewide dollar cap specified; one credit per taxpayer for the life of the bill	Any retailer (bill does not restrict to licensed dealers)
PER-TAXPAYER MAX	APPLICATION	PRODUCT REQUIREMENT
\$300 per return; one per joint return (joint filers cannot each claim separately); one credit per taxpayer total for TY2025-TY2029	Claim on California state income tax return filed with the Franchise Tax Board (FTB). No separate pre-approval form required.	UL-listed steel safe specifically manufactured to store firearms; must have combination or key lock listed by Underwriters' Laboratories. General lockboxes and trigger locks do NOT qualify. Must be for use in a California residential unit.

CLAIM CHECKLIST

- Confirm product is UL-listed and specifically manufactured for firearm storage
- Confirm product is for use in a California residential unit
- Keep purchase receipt with tax records
- Claim credit on California FTB state income tax return
- Note: joint filers may only claim ONE credit per return — coordinate with spouse
- Note: you may only claim this credit ONCE for the life of the TY2025-TY2029 program

MANDATORY STORAGE NOTE: California SB 53 (effective Jan 1, 2026) requires all gun owners to store firearms securely whenever not carried on person. A UL-listed safe satisfies both the credit requirement and the storage mandate simultaneously.

Georgia

Up to \$300 (lifetime)

STATUS: ACTIVE NOW — Program launched January 1, 2026; apply early to secure annual cap allocation

ACTIVE PERIOD	ANNUAL CAP	BUY FROM
January 1, 2026 through December 31, 2030	\$5 million statewide annually; first-come/first-served	Licensed dealers and commercial retailers (verify with Dept. of Revenue)
PER-TAXPAYER MAX	APPLICATION	PRODUCT REQUIREMENT
\$300 LIFETIME MAXIMUM per taxpayer for entire program; cannot exceed annual tax liability; cannot carry forward if cap exhausted before approval	Preapproval from Georgia Dept. of Revenue REQUIRED before or promptly after purchase. First-come/first-served against \$5M annual cap. If annual cap exhausted, must reapply next program year.	Qualifying firearm safe storage device as defined in Georgia HB2. Must be a locked container designed for firearm storage. Verify product eligibility with Georgia Dept. of Revenue before purchasing.

CLAIM CHECKLIST

- Apply for preapproval from Georgia Dept. of Revenue BEFORE or immediately after purchase
- Confirm your product qualifies under HB2 definition with Dept. of Revenue
- Keep all purchase receipts for a minimum of 3 years
- Note your \$300 LIFETIME maximum — once claimed, you cannot claim again
- Monitor annual cap status: \$5M cap is first-come/first-served; apply early each year
- Program expires December 31, 2030; no extensions guaranteed

WARNING: If Georgia's \$5 million annual cap is exhausted before your application is processed, your claim will not be approved for that year. You cannot carry an unapproved application forward. Submit preapproval promptly after purchase.

Colorado

Up to \$200/year

STATUS: NOT YET ACTIVE — Credit applies to TY2027 and TY2028 only. A 2026 purchase generates NO 2026 Colorado credit.

ACTIVE PERIOD Tax Years 2027 and 2028 ONLY	ANNUAL CAP \$500,000 statewide annually (significantly lower than other states)	BUY FROM Federally licensed dealer (FFL) only — online or in-store
PER-TAXPAYER MAX \$200/year per taxpayer; credit may carry forward up to 5 income tax years if it exceeds liability	APPLICATION Claim on Colorado state income tax return. First-come/first-served against \$500K annual cap. Cap is low — early filing matters.	PRODUCT REQUIREMENT Device designed or capable of storing a firearm; must lock by key, combination, or similar means. Must be purchased from a federally licensed dealer (FFL).

CLAIM CHECKLIST

- DO NOT attempt to claim this credit on a 2026 Colorado tax return — it does not apply
- Plan qualifying purchases for tax year 2027 or 2028
- Purchase from a federally licensed dealer (FFL) — required for eligibility
- Keep FFL purchase receipt; note dealer's license number on file
- File Colorado state return early in TY2027 — \$500K statewide cap is low
- Credit carries forward up to 5 years if it exceeds your tax liability

TIMING WARNING: HB25-1128 effective date is August 12, 2026 but credit availability begins TY2027. Purchasing in 2026 expecting a credit is a common mistake. Confirm purchase timing with your tax professional before buying.

VEHICLE STORAGE — WHAT YOUR STATE REQUIRES

Illinois	Locked container required when minor, at-risk person, or prohibited person could access	Public Act 104-0031 explicitly covers vehicles
California	SB 53 covers residences; separate transport rules apply (unloaded, locked case)	Vehicle transport: Penal Code 25610 (handguns) and 25505 (long guns)
All states	Base federal standard: unloaded, in locked case during transport (18 U.S.C. 926A)	State law may be stricter. Verify before traveling across state lines.

CCW holders traveling across state lines: verify storage and transport rules for every state in your route before departure. Laws change; confirm at the primary source for each state.

CPSC RECALL ALERT — BIOMETRIC SAFES (2024)

Fortress brand biometric safe	61,000	Lock opened without authorization; linked to child fatality
Awesafe biometric safe	60,000	71 documented unauthorized access incidents
BBRKIN biometric safe	Undisclosed	Six-year-old opened safe with own thumbprint without prior enrollment
Fourth 2024 action	Undisclosed	Default-to-open lock condition documented

Always search [cpsc.gov](https://www.cpsc.gov) by brand name and model number before purchasing any biometric gun safe. Recall data sourced from CPSC.gov federal recall notices, 2024.

VERIFY BEFORE YOU BUY — PRIMARY SOURCES

State CAP laws (all states)	giffords.org/lawcenter
Virginia credit application (Form FSD)	tax.virginia.gov/news/firearm-safety-device-credit
California AB 2861 text	leginfo.legislature.ca.gov
Georgia HB2 / Safe Storage Tax Credit Act	dor.georgia.gov (search: safe storage credit)
Colorado HB25-1128	leg.colorado.gov/bills/hb25-1128
Illinois Public Act 104-0031	ilga.gov
Federal bill status (H.R.1272, H.R.4487)	congress.gov
CPSC recall database	cpsc.gov/recalls
RAND state firearm law database	rand.org/research/gun-policy

This checklist is informational and does not constitute legal or tax advice. Laws and program eligibility change. Always verify current requirements with your state's department of revenue and at giffords.org/lawcenter before purchasing. Consult a licensed tax professional for advice specific to your return.